



December 2008

Goshen County News

Goshen County FSA Office
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FSA Home Page
www.fsa.usda.gov

USDA Home Page
www.usda.gov

Commodity Loans Available

Marketing Assistance loans (MAL) are available for producers who share in the risk of producing the crop. To be eligible, you must maintain beneficial interest in the crop through the time of application. Beneficial interest means retaining the ability to make decisions about the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if you regain beneficial interest. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. Producers do not have to participate in the Direct and Counter-Cyclical Program to be eligible for commodity loans. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

The 2008 loan rate for corn in Goshen County is \$2.04/bushel. The current (December) interest rate is 2.25%. If you plan on holding your crop for awhile and need some operating money until the commodity is sold, a MAL might just be a good option to look at. If interested, contact this office for more details.

Changing Banks

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. It has been calculated that having a problem with a payment is 20 times greater with checks than with Direct Deposit. Another benefit is that Direct Deposit to your account can be made within 48 hours.

To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institutions. If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

County Committee Election Results

Congratulations to Stan Speckner, who was re-elected to represent farmers from Area 2 on the county committee.

FSA appreciates all of the voters for taking the time to complete the election ballot. The county committee system works only because of your participation.

The committee members will hold their organizational meeting in January to determine who will serve as the county committee chair and vice-chair.

Farm Reconstitutions

In program terminology, farms are *constituted* to group all tracts having the same owner and the same operator under one farm serial number. When changes in ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

The following are the different methods used when doing a farm recon. Remember, to be effective for the current year, recons must be requested by Aug. 1 for farms enrolled in the Direct and Counter-cyclical Program.

Estate Method — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate;

Designation of Landowner Method — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding;

DCP Cropland Method — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract;

Default Method — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

If DCP direct payments have already been issued on a particular farm, the reconstitution will be effective for the next year, unless the payments are refunded.

2009 Program Signup

At this time, we have no information as to when 2009 program signups will begin. Once known, we will pass on this information.

New Programs under the 2008 Farm Bill

We are receiving numerous inquiries concerning new programs that are included in the new Farm Bill, specifically:

- **Average Crop Revenue Election (ACRE) Program**
- **Supplemental Revenue Program (SURE)**

We have very little detailed information on either of these programs at this time. As we learn more, we will pass it on to you.

Selling Land

If you're planning to sell farmland, there may be some program consequences you should be aware of. For example, if you're planning to sell land that's enrolled in the Conservation Reserve Program, the buyer must agree to continue the enrollment. If the buyer doesn't want to continue the CRP contract, you might have to refund all of the payments you've received to date. Reviewing program implications with your local Farm Service Agency staff before completing a sale of farmland is always a prudent precaution.

Attention All Buyers of Agricultural Products

It is required that buyers of agricultural products check or register with the Secretary of State's Office to determine if there are liens against the seller of the product. If a lien is found you are required to place the lien holder's name on the check as well as that of the seller. Ag products include but are not limited to: Livestock (including horses), crops used for feed (hay, silage, oats, etc.), machinery, equipment, and all other crops. **Failure to place the lien holder's name on the check may result in civil legal action being taken against the buyer of the product. Protect yourself as a buyer!** You may contact the Secretary of State's Office at (307) 777-7311.

Farm Loan Program Producers Need to Prepare for Analysis

The Farm Service Agency (FSA) will begin conducting analysis for the 2009 farm year beginning December 2008.

With the number of loans that will need restructuring, it will be necessary for everybody to have their actuals completed and reconciled to the amount in your checkbook. The plans for 2009 need to be completed to project the best plan possible so that all alternatives have been reviewed before you come into the office. If the best plan can be presented it will save you time and allow FSA to process your services in a timely manner.

Farm Loan Manager, Duane Wisroth and Farm Loan Officer, Doris Hyatt will be completing the most of the analysis this year. It is very important for the analysis to be completed timely. Please have all of the information available according to your analysis appointment letter. If you have any questions please call 532-4021. Duane is at Ext. 107 or Doris at Ext. 116.

Removing CCC Loan Collateral

Producers are reminded, if you have grain under Commodity Credit Corporation loan it cannot be removed or disposed of without prior county office staff authorization or repayment. The county office staff may issue release authorizations based on a telephone or in person request when you are ready to move the grain. A loan violation is subject to monetary and administrative penalties, such as repaying the loan at principal plus interest, liquidated damages, calling the loan and denial of future farm-stored loans and loan deficiency payments.

All commodity loans are subject to spot check. If you are planning to move CCC loan grain, call the county office staff, before you HAUL!

Don't forget the availability of commodity loans on small grains, course grains, and oilseeds!

/s/ Darrell L. Jones-CED

U.S. DEPARTMENT OF AGRICULTURE
FARM SERVICE AGENCY
GOSHEN COUNTY FSA COMMITTEE
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Dates to Remember	
Continuous	Continuous Conservation Reserve Program
Continuous	Farm Storage Facility Loans
Dec. 25, 2008	Christmas holiday, office closed
Jan. 1, 2009	New Years holiday, office closed

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